

**Listing of Claims:**

1. (currently amended) A method for a utility provider to processing information relating to usage of a utility, the method comprising:

receiving a utility reading first, the utility reading being a measure of the usage of the utility by a customer, wherein the utility reading is received from a first remote location across a first transmission medium;

C1 determining an amount after receiving the utility reading, wherein the amount is determined using the received utility reading; and

transmitting the amount to a second remote location after determining the amount, the amount being transmitted to the second remote location across a second transmission medium, wherein the second remote location is arranged to effect a payment of the amount by the customer.

2. (original) A method as recited in claim 1 wherein the first transmission medium is one selected from the group consisting of a network communications line, a fiberoptic line, and a telephone line.

3. (original) A method as recited in claim 1 wherein the second transmission medium is one selected from the group consisting of a network communications line, a fiberoptic line, and a telephone line.

4. (original) A method as recited in claim 1 wherein the utility reading is received from a smart meter, the method further including receiving address information associated with a location of the smart meter.

5. (original) A method as recited in claim 4 further including receiving a unit code, the unit code being arranged to identify the units associated with the utility reading.

6. (previously amended) A method as recited in claim 1 wherein transmitting the amount to the second remote location across a second transmission medium includes transmitting the

amount across a global telecommunications network, the global telecommunications network being arranged to perform clearance and settlement transactions.

7. (original) A method as recited in claim 6 further including generating a credit message using the amount, wherein transmitting the amount to the second remote location includes transmitting the credit message to the second remote location.

8. (original) A method as recited in claim 6 further including generating a debit message using the amount, wherein transmitting the amount to the second remote location includes transmitting the debit message to the second remote location.

9. (cancelled)

10. (previously amended) A method for providing information relating to usage of a utility, the information being provided from a utility meter to a processing center associated with the utility, the method comprising:

electronically obtaining a reading from the utility meter, the reading being indicative of the usage of the utility;

generating a utility message, the utility message including the reading; and

transmitting the utility message to the processing center, the processing center being arranged to initiate a credit transaction or a debit transaction for payment for the usage of the utility, wherein the utility message is transmitted across a transmission medium.

11. (original) A method as recited in claim 10 wherein the transmission medium is one of a network communications line and a telephone line.

12. (original) A method as recited in claim 10 wherein electronically obtaining the reading from the utility meter includes electronically reading the reading from the utility meter.

13. (original) A method as recited in claim 10 further including configuring the utility meter, wherein configuring the utility meter includes entering one of a credit account number and a debit account number into the utility meter.

14. (original) A method as recited in claim 10 wherein generating the utility message includes:

creating a first message field, the first message field including the utility reading;

creating a second message field, the second message field including one of a credit account number and a debit account number; and

creating a third message field, the third message field including information associated with a unit of measure for the utility reading.

15. (cancelled)

16. (cancelled)

17. (previously amended) An apparatus for monitoring the usage of a utility, the apparatus comprising:

an electronic meter reader, wherein the electronic meter reader is arranged to electronically obtain meter counts associated the usage of the utility;

a processor-memory unit, the processor-memory unit being coupled to the electronic meter reader, the processor-memory unit being arranged to process and to store information relating to the usage of the utility, wherein the information includes the meter counts obtained from the electronic meter reader; and

a communication device coupled to the processor-memory unit, wherein the communication device is arranged to allow the processor-memory unit to transmit the processed information to a remote receiving device;

wherein the communication device is further arranged to send the message to the remote receiving device.

18. (previously amended) An apparatus as recited in claim 17 wherein the communication device is a modem, an internet device or a computer.

19. (previously amended) An apparatus as recited in claim 17, further comprising an input device configured to permit a credit account number or a debit account number to be input into the apparatus.

20. (previously amended) A system for processing a utility usage transaction, the system comprising:

a utility meter, the utility meter being arranged to generate a measure of usage of a utility;  
a processing center arranged to receive the measure of the utility from the utility metering mechanism, the processing center further being arranged to effect a credit transaction or a debit transaction associated with the measure of the utility, whereby said utility usage transaction is processed automatically; and

a communication device arranged to transmit the measure of usage to the processing center.

21 - 28 (cancelled)

29. (previously added) A method as recited in claim 1 wherein the utility is electricity, water or gas.

30. (previously added) A method as recited in claim 10 wherein the utility is electricity, water or gas.

31. (previously added) A method as recited in claim 17 wherein the utility is electricity, water or gas.

32. (previously added) A method as recited in claim 20 wherein the utility is electricity, water or gas.